

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Praisner et al.)	
Serial No.:	10/083,445)	
Filing Date:	October 19, 2001)	Confirmation No. 8322
)	
Group Art Unit:	3628)	
Examiner:	Jennifer Liversedge)	
)	
Attorney Docket:	WRKS:005)	
)	
Title:	DYNAMIC PAYMENT CARDS AND)	
	RELATED MANAGEMENT SYSTEM AND)	
	ASSOCIATED METHODS)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R § 1.111

Sir:

This paper is being filed in response to the office action mailed May 21, 2007, having a reply due date of August 21, 2007, and in response to the in-person interview of August 1, 2007, the summary of the interview, and telephonic follow-up of August 7, 2007. The Applicants believe no additional fee is due at this time. Should Applicants be mistaken as to the fee, you are authorized to charge deposit account 13-4365 for the shortfall, or credit said deposit account for any overpayment. Reconsideration of the application is respectfully requested in light of the amendments and remarks contained herein.

Amendments to the Specification There are no amendments to the specification.

Amendments to the Claims begin on page 2 of this paper.

Remarks are on page 8 of this paper.